

Loan Analysis on the difference of motivation of College Students' use of net

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Abstract: With the progress of the society and the development of the economy that people's consumption patterns are also gradually diversifying. The fastest way to develop is the net loan. Most of the people who use net loans are college students. Because college students are important to our country, we need to understand their motives. Our study of net loan is in accordance with national law

Keywords: Loan Analysis, Difference of Motivation, College Students' Use of Net.

1. RESEARCH DIRECTION

We classify the users of University net loan into high users and low users. The number of net loans is more than twenty times, or the monthly amount is more than 500 yuan, which is called high users. The number of net loans is less than 5 times, or the monthly amount is more than 50 yuan, which is called low users. As a breakthrough point, this paper analyzes the different motivations of high users and low users.

2. RESEARCH METHODS

In this study, we surveyed 120 college students through a questionnaire survey. The questions raised in this study include the frequency of using net loans and Use net loan amount

3. ANALYSIS RESULTS

3.1 Analysis of behavior motivation of high users

Of the 120 people surveyed in this survey, nine often used net loans, accounting for 7.5%. Two people use net loan very frequently, accounting for 1.67% of the total number. There are 21 people who spend more than 500 yuan each time, accounting for 17.5% of the total number. Through these data, we can conclude that the proportion of high users in college students is relatively small, but the amount of net loan is generally higher. Through the data in this questionnaire, we can learn that the use of Internet loans by high users is generally used to buy electronic products for daily necessities or to invite guests to eat and other interpersonal relationships. 55.83% of college students repay their net loan through their parents' living expenses. 30.83% of college students repay their net loans by doing part-time jobs in their spare

time.6.67% of college students choose to repay the net loan by loan again.From this data, we can see that there are not many high net users in college students and the majority of college students choose to repay net loan in a relatively rational way.It is 6.67% college students who need their parents and teachers to pay attention to them. They repay the net loan again.Because this is not just to buy a product, or to change the concept of consumption among contemporary college students

3.2 Analysis of behavioral motivation for low users

Of the 120 college students surveyed, 65% of them had little or no net loan.25.83% of college students use net loan once in a while or several months. The number of students who choose loans below 500 yuan is 82.5%.From this we can see that most college students are still more rational for online loans ,that the amount of money are also less than 500 in line with the economic capacity of College Students.The use of net loans by low users generally has two cases one is that merchants have concessions and another is in an emergency.The low users of net loan generally ave clear plans for their money and will not spend more money than they plan.That's why they use less net loans.

4. SUMMARY

Most of the 120 university students surveyed had net loan but the frequency of use was different. The number of low users is much higher than that of high users, so it can be seen that college students are more rational about net loan. A small number of university students use the net loan frequency higher, the amount is bigger, Teachers and parents have to give them enough care. This research has far-reaching significance. Through this study, businesses can know where the amount of consumer spending after the opening of Internet lending, for this information to develop promotion programs to enable more people to use Internet lending. From the perspective of College students, this survey makes them more objective understanding of their use of Internet loans, but also to those who use excessive Internet loans for college students to play a warning role. At the same time, this study will also cause teachers and parents to pay attention to the changes in consumer attitudes of College students, timely enough care and psychological counseling. Avoid some tragedies caused by excessive net loan. In the future, we should continue to study net loan from different angles. Understand the behavior motivation of college students through more in-depth investigation. Providing effective data for education and business development

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